

From: Corinne Traylor <corinne75229@hotmail.com>
Sent: Wednesday, September 23, 2015 10:05 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32 Do not pass rule that will restrict trading of options in IRA accounts

Please do not pass the rule that will restrict the trading of options in IRA accounts.

Option trades reduce risk, rather than increase it. For example, the covered call's primary motive is to earn premium income, which has the effect of boosting overall returns on the stock and providing some downside protection. The Department of Labor has no business taking away the ability of people in retirement to use options to actually decrease portfolio risk. We deserve every retirement savings tool at our disposal, especially in these economic times.

The stock market has now entered a bear market and now more than ever, people in retirement need a way to provide downside protection by utilizing options.

It would seem that retiring adults who have been smart enough to save money would also be smart enough to protect their retirement funds as well.